

**Disability Management Services, Inc.**

1350 Main Street, Springfield, MA 01103-1619 Tel:(413)747-0990 Fax:(413)747-1545

A third party administrator for:

Jefferson-Pilot Life Insurance Company

June 13, 2000

Al Shiyou
Attorney and Counselor at Law
PO Box 310
Hattiesburg MS 39403

Re: Aubert H. King
Policy Number: H544577

Dear Mr. Shiyou:

I appreciate you and Mr. King meeting with Mr. Fidalgo and me on May 23rd.

As discussed, an overpayment has occurred under Mr. King's claim in the amount of \$55,092.00. This amount is comprised of \$33,672 paid under the Residual Disability rider, and \$21,420 paid under the Social Security Supplement rider, that he received, but was not eligible for under the terms of the rider.

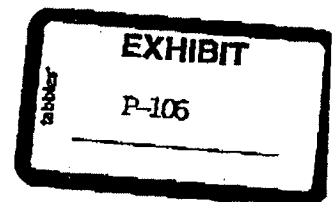
On review of the claim, we also noted that he did not receive a refund of the premiums paid during the time of his total disability from December 15, 1994 to June 15, 1995. Under the Waiver of Premium Benefit provision, he was eligible for Waiver of Premium benefits for that time frame which totaled \$442.92. In subtracting this amount from the above total, we arrive at the balance of \$54,649.08, which is owed to Jefferson Pilot.

Although the above amount is due and payable now, with interest accruing, before any final determination is made with respect to how to proceed, we will await further contact from you regarding your suggestions. We ask, however, that you contact us within the next two weeks.

If you have any questions, please feel free to call me at 413-747-0990, ext. 1134.

Very truly yours,

William Hughes
Assistant Vice President



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